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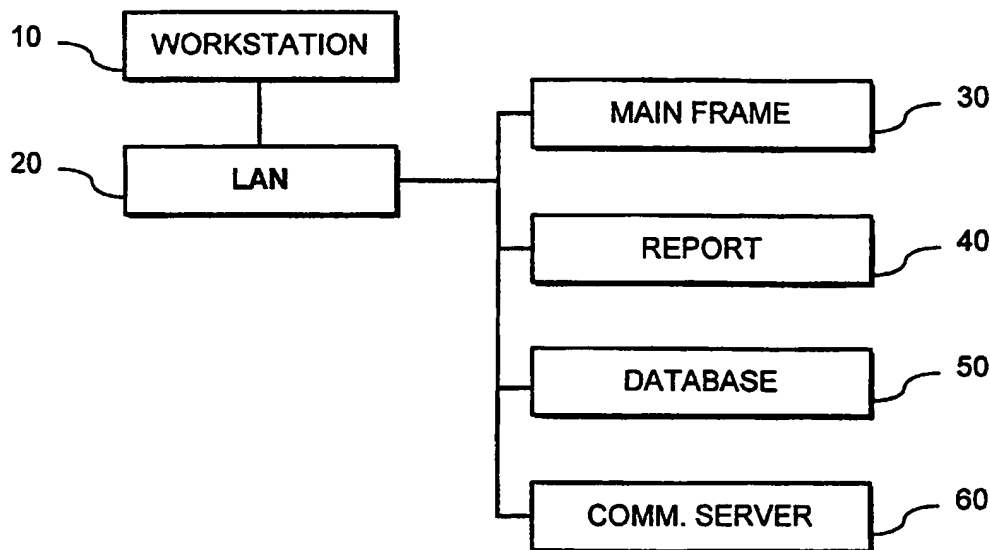
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(57) Abstract: A novel computer system implements an integrated banking and investment process. The system manages a plurality of accounts that are aggregated into selected trusts. These investment vehicles allow for enhanced returns to participants under specified terms while providing a significant level of traditional banking services.

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